***UNITED STATES BANKRUPTCY COURT***
Eastern District of Pennsylvania

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

*****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing*****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/24/11 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Stuart Robert Hansen
400 Black Duck Drive
Centreville, MD 21617

| Case Number: 11−10472−sr | Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−0982 |
|---|---|
| Attorney for Debtor(s) (name and address):<br>DAVID B. SMITH<br>Smith Giacometti, LLC<br>270 West Lancaster Ave.<br>Building I<br>Malvern, PA 19355<br>Telephone number: (610) 407−7217 | Bankruptcy Trustee (name and address):<br>MICHAEL H. KALINER<br>Jackson Cook Caracappa Kaliner & Scott<br>312 Oxford Valley Road<br>Fairless Hills, PA 19030<br>Telephone number: (215) 946−4342 |

## Meeting of Creditors

Date: **February 18, 2011** Time: **11:30 AM**
Location: **601 West Town Road, Room 149, West Chester, PA 19380**

## Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

## Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/19/11**

## Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

## Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

## Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

## *Financial Management Training*

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

## Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

| **Address of the Bankruptcy Clerk's Office:**<br>900 Market Street<br>Suite 400<br>Philadelphia, PA 19107<br>Telephone number: (215)408−2800 | **For the Court:**<br>Clerk of the Bankruptcy Court:<br>Timothy B McGrath |
|---|---|
| Hours Open: Monday − Friday 8:30 AM − 5:00 PM | Date: 1/25/11 |

# EXPLANATIONS

**B9A (Official Form 9A) (12/10)**

| | |
|---|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| **Legal Advice** | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8)or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |

Refer to Other Side for Important Deadlines and Notices

# CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Jan 25, 2011
Case: 11-10472 Form ID: 186NEW Total Noticed: 19

The following entities were noticed by first class mail on Jan 27, 2011.

| | |
|---|---|
| db | +Stuart Robert Hansen, 400 Black Duck Drive, Centreville, MD 21617-2731 |
| aty | +DAVID B. SMITH, Smith Giacometti, LLC, 270 West Lancaster Ave., Building I, Malvern, PA 19355-1858 |
| tr | +MICHAEL H. KALINER, Jackson Cook Caracappa Kaliner & Scott, 312 Oxford Valley Road, Fairless Hills, PA 19030-2610 |
| smg | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| ust | +United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 |
| 12274175 | +Andrew Milz, Esquire, 450 N. Narberth Ave., Narberth, PA 19072-1822 |
| 12274177 | +BMW Financial Services, PO Box 78066, Phoenix, AZ 85062-8066 |
| 12274180 | +Customers First Bank, 99 Bridge Street, Phoenixville, PA 19460-3411 |
| 12274181 | +Dan Haggerty, Esquire, 1339 Chestnut Street, Suite 500, Philadelphia, PA 19107-3501 |
| 12274182 | +Hansen Paper Co., Inc., 13 East Central Ave., Paoli, PA 19301-1383 |
| 12274184 | +Pennsylvania Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0001 |
| 12274185 | +Roslyn Hansen, 1161 Brian’s Way, Wayne, PA 19087-2239 |
| 12274186 | Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701 |

The following entities were noticed by electronic transmission on Jan 26, 2011.

| | |
|---|---|
| 12274176 | EDI: BANKAMER.COM Jan 25 2011 22:08:00 Bank of America, PO Box 15026, Wilmington, DE 19850-5026 |
| 12274178 | EDI: CAPITALONE.COM Jan 25 2011 22:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 12274179 | EDI: CHASE.COM Jan 25 2011 22:08:00 Chase, PO Box 15153, Wilmington, DE 19850-5153 |
| 12274183 | EDI: IRS.COM Jan 25 2011 22:08:00 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

**Date: Jan 27, 2011** **Signature:** Joseph Speetjens